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PATENT

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Samra et al. :  
Serial No.: 09/474,974 : Art Unit: 2163  
Filed: December 29, 1999 : Examiner: Beth Van Doren  
For: METHODS AND SYSTEMS :  
FOR TARGETING MARKETS :

**AMENDMENT**

Hon. Commissioner for Patents  
Washington, D.C. 20231

In response to the Office Action dated April 12, 2002, please amend the above-identified patent application as follows:

IN THE SPECIFICATION

Please delete the title and replace with the following title:

METHODS AND SYSTEMS FOR DEFINING TARGETED MARKETING  
CAMPAIGNS USING EMBEDDED MODELS AND HISTORICAL DATA

Please replace the paragraph beginning on page 4, line 21, and ending on page 4, line 34, with the following replacement paragraph.

*al*

However a cash loan or home equity loan may still be of interest to the automobile loan purchaser. In deciding whether to market to him or her, other criteria that has been entered into the targeting engine 22 database in the form of a transaction database can be examined. The transaction database contains database elements for tracking performance of previously purchased products, in this case the automobile loan. Information tracked contains, for example, how often payments have been made, how much was paid, in total and at each payment, any